



**JOINT READINESS TRAINING CENTER AND FORT POLK  
CPAC, NON-APPROPRIATED FUND (NAF)  
FORT POLK, LOUISIANA 71459-5341**

*“ARMY CIVILIAN PERSONNEL PROFESSIONALS –  
HELPING LEADERS MEET THE MISSION”*



**NAF NEWS BULLETIN  
NUMBER 6**

**JUNE 2006**

# HAPPY SUMMER!



**THE NAF STAFF WOULD LIKE TO WISH  
ALL OF OUR NAF EMPLOYEES A GREAT  
SUMMER!**

## JUNE MANDATORY TRAINING

**Mandatory Training for FY 06** should be attended during the employee's birth month. Employees and their supervisors have the opportunity to choose between two dates to complete the training. Please contact Tami Culbreath, Civilian Personnel Advisory Center (CPAC) Training and Career Program Coordinator at 531-1856 to reserve your spot! Effective October 2006, everyone, including all NAF employees, is required to attend this training. Mark your calendar and plan to attend.

The May 2006 training dates are:

**06 June 2006**

**21 June 2006**

The location of the training for the above is the Library/Education Center, Room 221.

The schedule of training is as follows:

0800 - 0900 ALCOHOL AND DRUG ABUSE TRAINING

0900 - 0915 BREAK

0915 - 0945 SECURITY

0945 - 1020 SAEDA

1020 - 1035 BREAK

1035 - 1115 DA ETHICS

1115 - 1215 LUNCH

1215 - 1345 EEO/POSH

1345 - 1400 BREAK

1400 - 1450 ENVIRONMENTAL

1450 - 1500 BREAK

1500 - 1630 AT LEVEL 1 AWARENESS TRAINING

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Control Your Pay With myPay!

<https://mypay.dfas.mil>

If an employee does not have a valid PIN to access myPay.dfas.mil, a new PIN may be requested at the above website. Select NEW PIN under NEED A NEW PIN option on the myPay homepage. The process will issue a new random temporary PIN number that will be mailed to the employee's house via postal mail. After they receive their PIN number in the mail, they can then log on to the myPay website, create their personalized PIN number and print out copies of their Leave & Earnings Statements (LES) as well as their W-2's come tax season.



## WELCOME!

YOU MAY HAVE NOTICED A NEW FACE IF YOU'VE STOPPED BY THE NAF HR OFFICE LATELY. ANITA JORDAN HAS JOINED THE NAF HR TEAM AND WE ARE SO HAPPY TO HAVE HER! PLEASE STOP BY AND INTRODUCE YOURSELF AND MAKE HER FEEL WELCOME!



# WELCOME NAF NEW HIRES!

## MAY

- Melissa Patterson, Child & Youth Program Assistant, CDC
- Catherine Collins, Child & Youth Program Assistant, SAS
- Melissa Motes, Animal Caretaker, Vet Clinic
- Cabrina Hunter, Child & Youth Program Assistant, CDC
- Courtney Cannon, Recreation Assistant, Warrior Hills Golf Course
- Robby Fox, Recreation Assistant, Warrior Hills Golf Course
- Kelly Rouzan, Administrative Assistant, (CYS)
- Sidney Childress, Maintenance Mechanic, Lodging
- April Fletcher, Supply Clerk, Arts & Crafts
- Lisa Eide, Recreation Assistant, Arts & Crafts
- Amanda Bingham, Child & Youth Program Assistant, CDC
- Deltrice Richardson, Hotel Desk Clerk, Lodging
- Ann Ramage, Hotel Desk Clerk, Lodging
- Leslie Dunlap, Hotel Desk Clerk, Lodging
- Elisha Thomas, Hotel Desk Clerk, Lodging
- Dionne McKinney, Recreation Assistant, Sports
- Ryan Ferguson, Recreation Aid, Bowling
- Jennifer Miranda, Child & Youth Program Assistant, SAS
- Nils Seubold, Lifeguard, Pools
- Treasure Stringer, Recreation Assistant, Alligator Lake



## US ARMY NAF EMPLOYEE BENEFITS PROGRAM

### SPECIAL ANNOUNCEMENT

*US Army NAF Employee 401(k) Savings Plan*

The US Army NAF Employee Benefits Office is pleased to announce the addition of Life Cycle

Funds to the selection of funds available for investment in your 401(k) Savings Plan.

Beginning May 1<sup>st</sup>, 2006, the **T. Rowe Price Retirement Funds** will be added to the 401(k)

Savings Plan.

This Life Cycle Fund is designed for people who would prefer to have their investment professionally managed. The T. Rowe Price Retirement Funds offer you a single diversified portfolio that is professionally managed to a specific retirement date. These funds were created to help you meet your changing financial needs up to and throughout retirement. During your savings years, the funds are designed to help you capitalize on growth opportunities to build assets. As you approach retirement, the portfolio manager increasingly adjusts the funds' investment allocations in an effort to provide greater stability and reduced investment risk.

There are several funds to choose from, numbered in five year increments from 2005 thru 2045, plus the T. Rowe Price Retirement Income Fund. The fund number you select should correspond to the year which is closest to your retirement year. For example, if you plan to retire in 2018, you may want to invest in the Retirement 2015 Fund, because the investment allocation of that fund would seek to provide a return, at a level of risk that would be appropriate for you. If you are already retired, you may want to consider the Retirement Income Fund, which does not shift its allocation over time but offers a diversified portfolio consisting of 60% fixed-income securities and 40% stock.

Investing in the Retirement Funds is easy. If you decide that Retirement Funds make sense for you, simply look at the chart below and select one of the funds by choosing the year you think you will retire. Then contact Fidelity Investments to make your selection. You may request exchanges or begin to direct new payroll contributions into these new investment options beginning May 1<sup>st</sup>, 2006. Changes can be requested through Fidelity NetBenefits® at

www.401k.com or by calling the Fidelity Retirement Benefits Line at 1-800-835-5093.

<i>Funds to the left have potentially more inflation risk and less investment risk</i>	LIFECYCLE FUNDS	<i>Funds to the right have potentially less inflation risk and more investment risk</i>
<b>Target-Date 2000-2014</b>	<b>Target-Date 2015-2029</b>	<b>Target-Date 2030+</b>
T. Rowe Price Retirement 2005 Fund	TRP Retirement 2015 Fund	T. Rowe Price Retirement 2030 Fund
T. Rowe Price Retirement 2010 Fund	TRP Retirement 2020 Fund	T. Rowe Price Retirement 2035 Fund
T. Rowe Price Retirement Income Fund	TRP Retirement 2025 Fund	T. Rowe Price Retirement 2040 Fund
		T. Rowe Price Retirement 2045 Fund

Descriptions of these new investment options are listed on the following pages.

FOR DETAILED INFORMATION ON ALL YOUR NAF EMPLOYEE BENEFITS, LOG ON TO OUR WEB SITE AT [WWW.NAFBENEFITS.COM](http://WWW.NAFBENEFITS.COM).



## T. Rowe Price Retirement Funds

## T. ROWE PRICE RETIREMENT 2045 FUND

**Fund code:** 40470**Ticker:** TRRKX**What it is:** A growth and income mutual fund.**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.**What it invests in:** Primarily invests in a diversified portfolio consisting of approximately 93% stocks and 7% bonds & short term fixed-income investments as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.**Who may want to invest:** Someone who is planning to retire close to the year 2045.*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

## T. ROWE PRICE RETIREMENT 2040 FUND

**Fund code:** 47366**Ticker:** TRRDY**What it is:** A growth and income mutual fund.**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.**What it invests in:** Primarily invests in a diversified portfolio consisting of about 93% stocks and 7% bonds as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial

markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who is planning to retire close to the year 2040.*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

## T. ROWE PRICE RETIREMENT 2035 FUND

**Fund code:** 40469**Ticker:** TRRJX**What it is:** A growth and income mutual fund.**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.**What it invests in:** Primarily invests in a diversified portfolio consisting of approximately 93% stocks and 7% bonds & short term fixed-income investments as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.**Who may want to invest:** Someone who is planning to retire close to the year 2035.*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

## T. ROWE PRICE RETIREMENT 2030 FUND

**Fund code:** 47367**Ticker:** TRRCX**What it is:** A growth and income mutual fund.

**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of about 93% stocks and 7% bonds as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who is planning to retire close to the year 2030.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

#### T. ROWE PRICE RETIREMENT 2025 FUND

**Fund code:** 40468

**Ticker:** TRRHX

**What it is:** A growth and income mutual fund.

**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of approximately 85% stocks and 15% bonds & short term fixed-income investments as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who is planning to retire close to the year 2025.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

#### T. ROWE PRICE RETIREMENT 2020 FUND

**Fund code:** 47368

**Ticker:** TRRBX

**What it is:** A growth and income mutual fund.

**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of 79% stocks and 21% bonds as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who is planning to retire close to the year 2020.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

#### T. ROWE PRICE RETIREMENT 2015 FUND

**Fund code:** 40467

**Ticker:** TRRGX

**What it is:** A growth and income mutual fund.

**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of approximately 73% stocks and 27% bonds & short term fixed-income investments as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and

may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who is planning to retire close to the year 2015.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

#### T. ROWE PRICE RETIREMENT 2010 FUND

**Fund code:** 47369

**Ticker:** TRRAX

**What it is:** A growth and income mutual fund.

**Goal:** Seeks the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of approximately 67% stocks and 33% bonds & short term fixed-income investments as of 08/01/2005. Its allocation to bonds (particularly short-term bonds) increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who is close to retirement.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

#### T. ROWE PRICE RETIREMENT 2005 FUND

**Fund code:** 40466

**Ticker:** TRRFX

**What it is:** A growth and income mutual fund.

**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of approximately 58% stocks and 42% bonds & short term fixed-income investments as of 08/01/2005. Its allocation to bonds increases over time. This fund will reach its final, most conservative allocation of approximately 20% stocks 30 years after reaching its target date. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

**Who may want to invest:** Someone who has recently retired.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

#### T. ROWE PRICE RETIREMENT INCOME FUND

**Fund code:** 47364

**Ticker:** TRRIX

**What it is:** A bond mutual fund.

**Goal:** Seeks to provide the highest total return over time by emphasizing both capital growth and income.

**What it invests in:** Primarily invests in a diversified portfolio consisting of about 56% bonds and 44% stocks. Like the other Retirement Funds, the Retirement Income Fund will have exposure to the risks of many different areas of the market. It is the most conservative of the T. Rowe Price Retirement Funds, and it is intended for retired investors who seek income and relative stability from bonds and capital appreciation potential from stocks. The fund's allocation to stocks is expected to remain fixed over time. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities. Share price and return will vary.

*Managed by T. Rowe Price Associates, Inc., which provided the description for this fund.*

*Note: The investment program for each T. Rowe Price Retirement Fund assumes a retirement age of 65, but this is a guideline only. Each fund is made up of a diversified portfolio of T. Rowe Price mutual funds, which together consist of different proportions of stocks and bonds. As a result, each fund will have partial exposure to the risks of many different areas of the market. All funds are subject to market risk, including possible loss of principal.*

Asset allocation funds seek to provide a return to its investors through the active allocation of assets among stocks, bonds, and short-term instruments. These are designed for investors who do not wish to go through the exercise of picking several funds from the three asset classes themselves, but still wish to diversify among stocks, bonds and short-term investments. Some asset allocation funds maintain a neutral mix or a range of allocations for each asset class and may shift the assets in response to market conditions. Others, such as Lifecycle funds may gradually shift their asset allocations to become less concentrated in equities and more concentrated in fixed income or short-term investments as the investors need for the money grows closer. Funds that invest more of their assets in bonds or short-term securities should have less volatility, and potentially lower returns over time, than funds that invest greater portions of their assets in stocks. Diversification does not ensure a profit or guarantee against loss.



**Interactive  
Customer  
Evaluation**

IF YOU HAVE BEEN SATISFIED WITH THE SERVICE PROVIDED TO YOU AT THE NAF HR OFFICE, PLEASE LET US KNOW! GO TO THE WEBSITE BELOW, CLICK ON PERSONNEL SERVICES, THEN CPAC – NONAPPROPRIATED FUND (NAF).

[http://ice.disa.mil/index.cfm?fa=site&site\\_id=257&service\\_category\\_id=33](http://ice.disa.mil/index.cfm?fa=site&site_id=257&service_category_id=33)

## YOUR OFFICIAL PERSONNEL FOLDER (OPF)

Has your address or phone number changed? Does your OPF reflect the correct name and phone number that should be notified in case of an emergency? Are your beneficiaries current? Have you furnished a copy of your transcript or college courses to the NAF HR Office? Remember, the NAF HR Office is always ready and willing to help you have an OPF that reflects current and accurate information.



## ARTICLES FOR BULLETIN

If you have any suggestions on topics or issues that you would like addressed in future bulletins, please submit them to one of the following:

1. [chanceb@POLK.ARMY.MIL](mailto:chanceb@POLK.ARMY.MIL)
2. Call 531-4955/4906

Suggestions will be reviewed and addressed if at all possible.

*//Original Signed//*  
**BILL CHANCE**  
 NAF Human Resources Officer  
 Civilian Personnel Advisory Center